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TRUST DEED
SECOND MORTGAGE FORM (Illinois)

THIS INDENTURE, WITNESSETH, That James H. Cogar and Paula G. Cogar, his wife,
in joint tenancy
 (hereinafter called the Grantor), of 1100 Palm Drive Wheeling Illinois
 (No. and Street) (City) (State)

for and in consideration of the sum of Ten and no/100 Dollars
 in hand paid, CONVEY AND WARRANT to Buffalo Grove National Bank
 of 555 W. Dundee Rd. Buffalo Grove Illinois
 (No. and Street) (City) (State)

and to his successors in trust hereinafter named, for the purpose of securing performance of the covenants and agreements herein, the following described real estate, with the improvements thereon, including all heating, air-conditioning, gas and plumbing apparatus and fixtures, and everything appurtenant thereto, together with all rents, issues and profits of said premises, situated in the Village
 of Wheeling County of Cook and State of Illinois, to-wit:

Lot 6/4 in Hollywood Ridge Unit 2, being a Resubdivision of lot 18 and part of lot 17 in Owner's Division of Buffalo Creek Farm, being a subdivision of part of Sections 2, 3, 4, 9 and 10 in Township 42 North, Range 11, East of the Third Principal Meridian, in Cook County, Illinois.

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COOK COUNTY, ILLINOIS
FILED FOR RECORD

Siboney K. Olson
RECORDER OF DEEDS

1991 AUG 12 AM 10:48

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Commonly known as: 1100 Palm Drive, Wheeling, Illinois

Hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of the State of Illinois. In Trust, nevertheless, for the purpose of securing performance of the covenants and agreements herein.

WHEREAS, The Grantor James H. Cogar and Paula G. Cogar, his wife, in joint tenancy justly indebted upon \$7,000.00 principal promissory note bearing even date herewith, payable or if renewed, such date as appears on the renewal Note.

This Trust Deed/Second Mortgage is executed to secure all future loans that may be made to James H. Cogar and Paula G. Cogar, his wife, as evidenced by Notes reciting that said Notes are to be secured by this Trust Deed/Second Mortgage.

THE GRANTOR covenants and agrees as follows: (1) To pay said indebtedness, and the interest thereon, as herein and in said note or notes provided, or according to any agreement extending time of payment; (2) to pay prior to the first day of June in each year, all taxes and assessments against said premises, and on demand to exhibit receipts therefore; (3) within six months after destruction or damage to rebuild or restore all buildings or improvements on said premises that may have been destroyed or damaged; (4) that no loss to said premises shall not be committed or suffered; (5) to keep all buildings now or at any time on said premises insured in companies to be selected by the grantee herein, who is hereby authorized to place such insurance in companies acceptable to the holder of the first mortgage indebtedness, with loss clause attached payable first, to the first Trustee or Mortgagee, and second, to the trustee herein as their interest may appear, which policies shall be left and remain with the said Mortgagees or Trustees until the indebtedness is fully paid; (6) to pay all prior incumbrances, and the interest thereon, at the time or times when the same shall become due and payable.

IN THE EVENT of failure so to insure, or pay taxes or assessments, or discharge or pay any such taxes or assessments, or discharge any tax lien or title affecting said premises or pay all prior incumbrances and the interest thereon from time to time; and all money so paid, the Grantor agrees to repay immediately without demand, and the same with interest thereon from the date of payment at highest legal rate shall be so much additional indebtedness secured hereby.

IN THE EVENT of a breach of any of the aforesaid covenants and agreements the whole of said indebtedness, including principal and earned interest, shall, at the option of the legal holder thereof, without notice, become immediately due and payable, and with interest thereon from time of such breach at highest legal rate shall be recoverable by foreclosure thereof, or by suit at law, or both, the same as if said indebtedness had then matured by express terms.

IT IS AGREED by the Grantor that all expenses and disbursements paid or incurred in behalf of plaintiff in connection with the foreclosure hereof—including reasonable attorney's fees, outlays for documentary evidence, stenographer's charges, cost of procuring or completing abstract showing the whole title of said premises embracing foreclosure decree—shall be paid by the Grantor; and the like expenses and disbursements, occasioned by any suit or proceeding wherein the grantee or any holder of any part of said indebtedness, as such, may be a party, shall also be paid by the Grantor. All expenses and disbursements shall be an additional lien upon said premises, shall be taxed as costs and included in any decree which may be rendered in such foreclosure proceedings which proceeding, whether decree of sale shall have been entered or not, shall not be dismissed, nor release hereof given, until all such expenses and disbursements, and the costs of suit, including attorney's fees have been paid. The Grantor for the Grantor and for the heirs, executors, administrators and assigns of the Grantor waives all right to the possession of, and income from, said premises pending such foreclosure proceedings, and agrees upon the filing of any complaint to foreclose this Trust Deed, the court in which such complaint is filed, may at once and without notice to the Grantor, or to any party claiming under the Grantor, appoint a receiver to take possession or charge of said premises with power to collect the rents, issues and profits of the said premises.

The name of a record owner is: James H. Cogar and Paula G. Cogar, his wife, in joint tenancy
 In the event of the death or removal from said _____ County of the grantee, or of his resignation, refusal or failure to act, then _____ of said County is hereby appointed to be first successor in this trust; and if for any like cause said first successor fail or refuse to act, the person who shall then be acting Recorder of Deeds of said County is hereby appointed to be second successor in this trust. And when all the aforesaid covenants and agreements are performed, the grantee or his successor in trust, shall release said premises to the party entitled, on receiving his reasonable charges.

Witness the hand s and seal s of the Grantor s this 3rd day of August, 19 81.

This document prepared by P. Nordyke
 c/o BUFFALO GROVE NATIONAL BANK
555 WEST DUNDEE ROAD
BUFFALO GROVE, ILLINOIS 60090

James H. Cogar (SEAL)
Paula G. Cogar (SEAL)
 (James H. Cogar)
 (Paula G. Cogar)

BOX 533

A 921-542

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STATE OF Illinois }
COUNTY OF Cook } ss.

I, Judith K. Widbin, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that James H. Cogar and Paula G. Cogar, his wife

personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

Given under my hand and notarial seal this 3rd day of August, 1981.



Judith K. Widbin
Notary Public

Commission Expires 7/9/83

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BOX No. _____

SECOND MORTGAGE
Trust Deed

TO

MAIL TO:

BUFFALO GROVE NATIONAL BANK
555 WEST DUNDEE ROAD
BUFFALO GROVE, ILLINOIS 60089

cl

END OF RECORDED DOCUMENT